

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Shelly Arlene Miller  
 Kirk Sheldon Miller  
 Debtors

Case No. 18-18413-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: PaulP  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db/jdb  
 smg +Shelly Arlene Miller, Kirk Sheldon Miller, 11481 N Delaware Drive, Bangor, PA 18013-3766  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14250669 +AES/Chase Bank, PO Box 61047, Harrisburg, PA 17106-1047  
 14250668 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: AAA Financial Services, PO Box 15019, Wilmington, DE 19886)  
 14250671 +Bank of America, P.O. Box 15019, Wilmington, DE 19850-5019  
 14272177 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14250673 +Bk Of Amer, 400 Christiana Rd, Newark, DE 19702-3208  
 14250674 +Boscovs, PO Box 71106, Charlotte, NC 28272-1106  
 14277512 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14250676 +Chase, P.O. Box 6294, Carol Stream, IL 60197-6294  
 14250677 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 14282657 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
 14250685 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976  
 (address filed with court: Met-Ed, PO Box 16001, Reading, PA 19612)  
 14263011 +Met-Ed, 101 Crawfords Corner Rd, Bldg#1 Ste 1-511, Holmdel, NJ 07733-1976  
 14250688 +National Penn Bank, PO Box 387, Boyertown, PA 19512-0387  
 14250689 +North Shore Agency, 4000 East 5th Street, Columbus, OH 43219-1811  
 14260502 ++PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799  
 (address filed with court: People First Federal Credit Union, 2141 Downyflake Ln,  
 Allentown, PA 18103-4774)  
 14250697 +St Luke's Physician Group, PO Box 25837, Salt Lake City, UT 84125-0837  
 14250698 World's Foremost Bank, 488 NW 1st Street, Suite 300, Lincoln, NE 68521

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2020 03:12:37  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 15 2020 03:13:20 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14250670 +E-mail/Text: bankruptcy@bbandt.com Feb 15 2020 03:12:29 BB&T, 4251 Fayetteville Rd,  
 Lumberton, NC 28358-2678  
 14250675 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 15 2020 03:25:51 Cabela's Club Visa,  
 PO Box 82519, Lincoln, NE 68501-2519  
 14250678 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 15 2020 03:12:33 Comenity/Victorias Secret,  
 PO Box 182125, Columbus, OH 43218-2125  
 14250679 E-mail/Text: mrdiscen@discover.com Feb 15 2020 03:12:21 Discover Financial Services,  
 PO Box 15316, Wilmington, DE 19850  
 14257632 E-mail/Text: mrdiscen@discover.com Feb 15 2020 03:12:21 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14250680 E-mail/Text: bankruptcynotification@ftr.com Feb 15 2020 03:14:04 Frontier Communications,  
 PO Box 20550, Rochester, NY 14602  
 14250681 +E-mail/Text: collections@ftlfinance.com Feb 15 2020 03:14:09 Ftl Finance, 820 S Main St,  
 Saint Charles, MO 63301-3306  
 14250682 E-mail/Text: cio.bncmail@irs.gov Feb 15 2020 03:12:28 Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 14250683 +E-mail/Text: bncnotices@becket-lee.com Feb 15 2020 03:12:22 Kohls/Capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 14250684 E-mail/Text: camanagement@mtb.com Feb 15 2020 03:12:32 M&T Bank, 1100 Wehrle Drive,  
 Floor 2, Buffalo, NY 14221  
 14250686 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 15 2020 03:13:04 Midland Funding,  
 2365 Northside Drive, 3rd Floor, San Diego, CA 92108-2709  
 14271064 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 15 2020 03:13:04 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14250687 +E-mail/Text: bankruptcy@nbtbank.com Feb 15 2020 03:13:20 NBT, 20 Mohawk Street,  
 Canajoharie, NY 13317-1144  
 14252879 E-mail/Text: bnc-quantum@quantum3group.com Feb 15 2020 03:12:34  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14250691 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 15 2020 03:13:18 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14265417 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 15 2020 03:13:18 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 14250692 +E-mail/PDF: gecsed@recoverycorp.com Feb 15 2020 03:25:51 SYNCB/Howards, PO Box 103104,  
 Roswell, GA 30076-9104  
 14250693 +E-mail/PDF: gecsed@recoverycorp.com Feb 15 2020 03:25:53 SYNCB/JCPenny, P.O. Box 960090,  
 Orlando, FL 32897-0001  
 14250694 +E-mail/PDF: gecsed@recoverycorp.com Feb 15 2020 03:22:16 SYNCB/Lumber Liquidator,  
 PO Box 965036, Orlando, FL 32897-0001

District/off: 0313-4

User: PaulP  
Form ID: 138NEW

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Total Noticed: 48

Date Rcvd: Feb 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14250695 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2020 03:25:51 SYNCB/Old Navy, PO Box 965005, Orlando, FL 32897-0001  
14284678 +E-mail/Text: bncmail@w-legal.com Feb 15 2020 03:13:13 Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14250696 +E-mail/Text: bankruptcy@bbandt.com Feb 15 2020 03:12:35 Sheffield Financial, 2554 Lewisville Clemmons Road, Clemmons, NC 27012-8110  
14251510 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2020 03:25:52 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14250672\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)  
14250690\* ++PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799  
(address filed with court: People's First FCU, 2141 Downyflake Lane, Allentown, PA 18103)  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
PATRICK J. BEST on behalf of Joint Debtor Kirk Sheldon Miller patrick@armlawyers.com,  
kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com;3956@notices.nextchapterbk.com  
PATRICK J. BEST on behalf of Debtor Shelly Arlene Miller patrick@armlawyers.com,  
kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com;3956@notices.nextchapterbk.com  
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingchl3.com  
SCOTT WATERMAN on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@fredreiglechl3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Shelly Arlene Miller and Kirk Sheldon  
Miller

Debtor(s)

Bankruptcy No: 18-18413-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 2/14/20